



BENTLEY
FINANCIAL SERVICES

**Bentley Financial Services
VW Credit Leasing, Ltd.
California Privacy Policy
Effective August 1, 2004**

Federal regulations require an annual distribution to all customers.

Bentley Financial Services and VW Credit Leasing, Ltd.
California Privacy Policy*
Effective August 1, 2004

We strive for every interaction with you to be of the highest standard. This concept extends to the privacy policy of Bentley Financial Services and VW Credit Leasing, Ltd. We are dedicated to protecting your privacy. It is our pledge to place a high priority on protecting and keeping your personal information secure. Bentley Financial Services and VW Credit Leasing, Ltd. adhere to the following privacy policy:

Gathering and Sharing Information

We gather and share your information in order to provide the best customer service in establishing and maintaining your account with us. Additionally, if you give us permission to share information among our affiliates, we are able to market new and better products or services as well as design and develop new ideas to better serve you.

We gather nonpublic personal information about you from applications and other forms, our transactions with you, your transactions through affiliates and others, and information we receive from consumer-reporting agencies.

We may share nonpublic personal information about you with our affiliates or nonaffiliated third party companies or financial institutions performing marketing services on our behalf or with whom we have joint marketing agreements. **Our family of affiliates currently includes:** VW Credit, Inc. (d.b.a. Volkswagen Credit, Audi Financial Services, and Bentley Financial Services), Volkswagen Bank USA (d.b.a. Audi Bank USA), and Volkswagen of America, Inc. (including Audi of America, Inc. and gedas USA, Inc.) and our franchised, authorized Volkswagen, Audi, or Bentley dealers.

In order to market new and better products or services to you, we may share your name, address, phone number, date of birth, and other information obtained from your application as described above with:

- Our affiliates and nonaffiliated companies or financial institutions performing marketing services on our behalf or with whom we have joint marketing agreements. However, these companies adhere to our privacy standards, use the information for limited purposes, and will not disclose it to others without our approval. *If you wish to stop the sharing of this information, please complete the "Important Privacy Choices for Consumers" form presented on the following page and check Opt-Out #1.*
- Our franchised, authorized Volkswagen, Audi, or Bentley dealers. *If you wish to stop the sharing of this information, please complete the "Important Privacy Choices for Consumers" form presented on the following page and check Opt-Out #2.*

We will not share nonpublic personal information about you with nonaffiliated third parties, except those companies or financial institutions performing marketing services on our behalf or with whom we have joint marketing agreements or as permitted by law. **Nonaffiliated third parties include:** financial service providers.

We provide information to credit reporting agencies, and may share information from them, such as your credit history. This practice is common among financial institutions. We may also disclose your nonpublic information to affiliates and nonaffiliated third parties as permitted by law.

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. Access to your information is restricted to those employees and servicers who need to know your information in order to provide services or products to you.

*We reserve the right to amend this policy from time to time and will give you reasonable notification.

Important Privacy Choices for Consumers

*You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.*

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with who perform marketing services on our behalf or with whom we have joint marketing agreements in order to provide you with financial products and services. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Opt-Out Choices

Restrict Information Sharing with Companies We Own or Control (Affiliates) and Restrict Information Sharing with Other Companies We Do Business With to Provide Financial Products and Services:

Unless you choose to "opt-out", that is, decline the sharing of information, we may share personal and financial information about you with our affiliates and outside, nonaffiliated companies and financial institutions we contract with to perform marketing services on our behalf or with whom we have joint marketing agreements to provide financial products and services to you or our franchised, authorized dealers. **Our family of affiliates currently includes:** VW Credit, Inc. (d.b.a. Volkswagen Credit, Audi Financial Services, and Bentley Financial Services), Volkswagen Bank USA (d.b.a. Audi Bank USA), and Volkswagen of America, Inc. (including Audi of America, Inc. and gedas USA, Inc.) and our franchised, authorized Volkswagen, Audi, and Bentley dealers. Our family of affiliates is committed to providing new and better product information or offers to you.

To "opt-out", please check one or both boxes below, complete the requested information, sign, and mail this form to us using the envelope provided (you may want to make a copy for your records).

- ☐ **Opt-Out Choice #1:** I choose to "opt-out" of sharing information with affiliates (except for the sharing of my account transactions and experiences or as permitted by law) and nonaffiliated companies and financial institutions performing marketing services on our behalf or with whom we have joint marketing agreements. By doing this, I am aware that new and better products or services will not be marketed to me.
- ☐ **Opt-Out Choice #2:** I choose to "opt-out" of sharing information with franchised, authorized Volkswagen, Audi, and Bentley dealers (except for sharing permitted by law).

Time Sensitive Reply:

You may make your "opt-out" privacy choices at any time. Your "opt-out" choices marked here will remain unless you state otherwise. If you have previously indicated your "opt-out" choice for this account, that choice will continue to be applied to both "opt-out" choices and you do not need to send this form to us. However, if you have not previously indicated your "opt-out" choice and we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to market new and better products or services to you.

If this is a joint account, an "opt-out" by one is considered an "opt-out" for all.

Print Name:

Signature: Date (M/D/Y): / /

Street Address:

City:

State and Zip: — **Account #:**

(to be filled in by consumer)